



# NAUGATUCK SAVINGS BANK

Experience the Difference

## Business Loan Application

251 Church Street, Naugatuck, CT 06770

203.729.4442 • toll free 877.729.4442

www.naugatucksavingsbank.com

### LOAN REQUEST

Type of Loan	Amount	Term	Loan Purpose
<input type="checkbox"/> Installment Loan	\$ _____	_____ Months	_____
<input type="checkbox"/> Line of Credit	\$ _____		_____
<input type="checkbox"/> Commercial Mortgage	\$ _____		Collateral _____
<input type="checkbox"/> Other			_____

### APPLICANT INFORMATION

Business Name	Tax ID Number	Phone Number	Fax Number	Email
_____	_____	_____	_____	_____
Business Address	City	State	Zip	
_____	_____	_____	_____	

Business Type:  C Corporation     S Corporation     LLC     Sole Proprietorship  
 General Partnership     Limited Partnership     Other (specify) \_\_\_\_\_

Description: \_\_\_\_\_

Date Established	Number of Employees	Lease/Own	(If Lease) Term/Monthly Lease Payment	Lease Expiration Date
_____	_____	_____	_____	_____

#### Please answer all questions:

- How long have you owned the business? \_\_\_\_\_ years
- Has the business experienced any management or ownership changes in the last year?  Yes     No
- Is the business or any owner currently involved in any litigation or other legal claims?  Yes     No
- Has the business or any principal ever declared bankruptcy?  Yes     No
- Are any taxes currently past due by the business or any principal?  Yes     No
- Is the firm or any principal contingently liable as guarantor or endorser?  Yes     No
- Are any assets shown on statements pledged, assigned or leased?  Yes     No

**If you answered "yes" to any of the above, please attach a written explanation.**

### BUSINESS OWNERS (Principals, Partners, Major Stockholders, Proprietors)

Name/Address	Title	% Owned	Social Security #	Years There
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

### DEPOSIT ACCOUNTS

Financial Institution	Type of Account	Account Number	Current Balance	Average Balance (Last 2 Months)	Date Opened
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

### BUSINESS REFERENCES

Accountant	Address	City	State	Zip	Phone Number	Fax Number
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
Attorney	Address	City	State	Zip	Phone Number	Fax Number
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

**For additional information, please attach a separate sheet.**

**OUTSTANDING BUSINESS DEBT (For additional information, please attach a separate sheet.)**

Name of Creditor	Type of Loan	Original Amount	Interest Rate	Monthly Payment	Current Balance	Maturity Date
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

**GUARANTOR INFORMATION**

1. \_\_\_\_\_  
First Name/Middle/Last Name Present Employer/Position

\_\_\_\_\_ Present Address (Street, City, State and Zip) Home Phone Number

\_\_\_\_\_ Date of Birth Social Security Number \*Annual Income

2. \_\_\_\_\_  
First Name/Middle/Last Name Present Employer/Position

\_\_\_\_\_ Present Address (Street, City, State and Zip) Home Phone Number

\_\_\_\_\_ Date of Birth Social Security Number \*Annual Income

\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

I authorize Naugatuck Savings Bank (the Bank) to deduct principal and interest payments from my Naugatuck Savings Bank account number \_\_\_\_\_.

The information on this application is given to the Bank for the purpose of obtaining or continuing an extension of credit. I certify that the information provided herein, and in all attachments, has been carefully read and is true, correct and complete. I further represent that there are no encumbrances against the foregoing property except those specifically disclosed and in the supporting financial statement. The Bank is authorized to verify the information disclosed, and to perform a credit investigation, including obtaining a credit report on the owners, principals and guarantors of the applicant. (The undersigned authorizes the Bank to give credit information to any credit reporting service, and to advise others about its credit experience with you.) It is agreed that the financial statements shall remain the property of the Bank whether or not credit is granted. The undersigned have completely answered all of the questions on this application. The undersigned understands that if any substantial change in the financial condition of the business occurs, the undersigned will notify the Bank immediately.

X \_\_\_\_\_  
Owner/Guarantor Title Date

X \_\_\_\_\_  
Owner/Guarantor Title Date

**FOR LOAN REQUESTS OVER \$250,000 PLEASE CONTACT COMMERCIAL LENDING.**

**FOR LOAN REQUESTS UP TO \$150,000**  
*(Additional information may be requested.)*

- One year of federal business and personal tax returns.
- One year of federal tax returns for each Owner/Guarantor.
- Copy of a Driver's License for Borrower/Guarantors.
- Personal Financial Statement for each individual Owner/Guarantor.

**FOR LOAN REQUESTS \$150,001 TO \$250,000**  
*(Additional information may be requested.)*

- Two years of federal business and personal tax returns.
- Two years of federal tax returns for each Owner/Guarantor.
- Copy of a Driver's License for Borrower/Guarantors.
- Personal Financial Statement for each individual Owner/Guarantor.
- Two months of checking account statements for the Applicant's business operating account.
- Summary aging of Accounts Receivable, if applicable.
- Summary aging of Accounts Payable, if applicable.

**FOR REAL ESTATE RELATED REQUESTS**

*If your request involves real estate, any or all of the following may also be requested. Please contact the Commercial Lending Department for more information.*

- Copy of the Purchase & Sale contract if purchasing real estate.
- Copies of all current and proposed leases for the subject property.
- Annualized property lease income and operating expenses detail.
- If construction, please provide general contractor name, project plans, permits, project cost, budget and specifications for the building(s) being constructed/renovated.

USA PATRIOT ACT Section 326 (Customer Identification Program) To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.